

Brad McCurtain v. Liberty Insurance Corp.

Held January 22, 2019

Decision Issued February 5, 2019

The named insured requested a hearing to contest the cancellation of a homeowner's policy for failure to comply with reasonable loss control recommendations. The insurer established that it made reasonable recommendations and that those recommendations were not followed.

Held: For the company. Maine law under 24-A M.R.S. section 3049(10) permits cancellation of a policy for failure to comply with reasonable loss control recommendations within ninety days after notice. The company identified property hazards that the insured did not address within ninety days. Cancellation was therefore permissible.